

# Travel Protection Plan for travelers of 206 Tours

Protect you & your trip investment | Travel protection to fit your lifestyle!

## Protection Plan Highlights<sup>†</sup>

- First payer coverage - no deductibles\*
- Pre-existing condition exclusion waiver
- Several trip cancellation/interruption reasons
- \$300,000 emergency medical evacuation benefit
- \$75,000 emergency medical benefit
- 8 hours or more trip delay benefit
- \$1,500 baggage & personal effects benefit
- 24 hour travel assistance services\*\*



*Travel with Less Stress!*

### Travel Protection Base Plan Benefits

Underwritten by Transamerica Casualty Insurance Company

Benefits	Coverage Per Person (up to limits below)
Trip Cancellation	100% of insured trip cost
Trip Interruption	100% of insured trip cost
Trip Delay (8 hours)	\$500
Missed Cruise Connection	\$500
Baggage/Baggage Delay	\$1,500/\$500
Emergency Medical Expense	\$75,000
Emergency Dental Expense	\$500
Emergency Medical Evacuation	\$300,000
24 Hour Accidental Death & Dismemberment	\$25,000
Travel Assistance & Concierge**	Included

### Travel Assistance & Concierge\*\*

\*\*Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage.

- Medical Assistance, Consultation & Monitoring
- Emergency Medical Payments
- Prescription Assistance
- 24 Hour Legal Assistance
- Emergency Cash Transfer
- Travel Document & Ticket Replacement
- Information Services for Destination
- Emergency Travel Arrangements

### Valuable Coverage at a competitive price!

Traveling can mean encountering the unexpected, from small inconveniences to truly serious emergencies.

Have you thought about what would happen to yourself or your trip investment if...

- You or a family member become ill and you can no longer travel
- You have a medical emergency in a foreign country
- Your job is suddenly terminated
- Your residence becomes uninhabitable due to a hurricane, fire or flood
- You miss a connection because of a flight delay
- You arrive at your destination, but your luggage doesn't
- Your wallet, credit cards and passport are stolen

<sup>†</sup>Benefits are up to limits listed. \*First Payer Coverage: Receive reimbursement for eligible losses from us first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans. Maximum trip length allowed is 180 days. This is a partial description of benefits. For a summary of the plan details on coverages, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage. This plan provides insurance coverage for your trip that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Travelex CA Agency License #0D10209. Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, OH; NAIC #10952. 01.15 1048230



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Trip Cost (use full cost per person)	Base Plan Rate *
\$0 - \$500	\$108
\$501 - \$1,000	\$134
\$1,001 - \$1,500	\$155
\$1,501 - \$2,000	\$175
\$2,001 - \$2,500	\$189
\$2,501 - \$3,000	\$203
\$3,001 - \$3,500	\$216
\$3,501 - \$4,000	\$230
\$4,001 - \$4,500	\$244
\$4,501 - \$5,000	\$257
\$5,001 - \$5,500	\$285
\$5,501 - \$6,000	\$312
\$6,001 - \$7,000	\$350

Trip Cost (use full cost per person)	Base Plan Rate *
\$7,001 - \$8,000	\$425
\$8,001 - \$9,000	\$500
\$9,001 - \$10,000	\$575
\$10,001 - \$11,000	\$650
\$11,001 - \$12,000	\$725
\$12,001 - \$13,000	\$800
\$13,001 - \$14,000	\$875
\$14,001 - \$15,000	\$949
\$15,001 - \$16,000	\$1,025
\$16,001 - \$17,000	\$1,099
\$17,001 - \$18,000	\$1,174
\$18,001 - \$19,000	\$1,250
\$19,001 - \$20,000	\$1,324

## Brief Outline of Coverage

*Restrictions Apply*

### Trip Cancellation & Trip Interruption

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Some examples of covered reasons include:

- Covered Sickness, Injury or death of you, your Family Member, Traveling Companion, or Business Partner
- Common Carrier delays and/or arrangements canceled by an airline, cruise line, motor coach company, or tour operator, resulting from inclement weather or organized labor strikes
- being directly involved in a documented traffic accident while en route to departure
- revocation of previously approved military leave or experience a military reassignment of you or your Traveling Companion

### Trip Delay

Provides coverage if you are delayed during a trip for 8 hours or more due to any of the covered reasons below:

- Common Carrier delay
- permanent loss or theft of your passport(s), travel documents or money, due to a reason not within your control
- quarantine; or hijacking; or natural disaster or closure of public roadways by government authorities due to adverse weather
- a documented traffic accident while you are en route to departure
- unannounced strike
- a civil disorder

### Missed Cruise Connection

Provides reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

### Baggage & Personal Effects

Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

### Baggage Delay

Provides coverage for the emergency purchase of essential items if your Baggage is delayed for more than 24 hours during your trip.

### Medical or Dental Expense

Provides coverage for the necessary medical, surgical and emergency dental care costs, if you become sick or accidentally injured while on a trip.

### Emergency Medical Evacuation

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility, help the guest return home, if medically necessary: provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

### Pre-Existing Condition Waiver

The Pre-existing medical conditions are eligible for coverage when:

- the payment for this plan is received within 14 days of the initial Covered Trip deposit for your Covered Trip;
- you are not disabled from travel at the time you make your plan payment;
- you insure all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions and also insure the cost of any subsequent arrangements added to your Covered Trip within 14 days of the payment for those arrangements.

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 60 days prior to policy effective date in which the condition:

- required taking prescribed drugs or medication
- received medical treatment or treatment was advised

The 60 day look-back on pre-existing conditions only applies to those traveling.

### 24 Hour Travel Assistance Services\*\*

Includes a wide range of services before and during trips through a 24/7 toll free number.

## For Questions Regarding Protection Plan Benefits

Call 844-808-5954 and reference Plan Code 252A-0814

\*Rates are subject to change. \*\*Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage. Certain purchase requirements, terms, conditions, limitations and exclusions apply. For a summary of the plan details on coverages, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage. Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952. 01.15 1048230

